

Information to identify the case:

Debtor 1	<u>Susan Ann-Marie Chambers-Rose</u>	Social Security number or ITIN	xxx-xx-3979
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Western District of Virginia			
Case number:	18-60484		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan Ann-Marie Chambers-Rose

9/12/23

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Susan Ann-Marie Chambers-Rose
Debtor

Case No. 18-60484-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin

Page 1 of 2

Date Rcvd: Sep 12, 2023

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Susan Ann-Marie Chambers-Rose, 2251 Hummingbird Lane, Charlottesville, VA 22911-8304
4601744	+ Payne's Check Cashing, 727 N. Main Street, Culpeper, VA 22701-2229
4561942	+ Piedmont Emergency Consultants PLC, PO Box 11647, Daytona Beach, FL 32120-1647
4561944	+ Sentara, PO Box 179, Norfolk, VA 23501-0179
4561948	+ USA Rural Development, 4300 Goodfellow Blvd, Building 105E FC-252, Saint Louis, MO 63120-1703
4561950	++ UVA COMMUNITY CREDIT UNION, 3300 BERKMAR DRIVE, CHARLOTTESVILLE VA 22901-1491 address filed with court:, UVA Community Credit Union, 3300 Berkmar Drive, Charlottesville, VA 22901
4561949	+ UVA Community CU, PO Box 30049, Tampa, FL 33630-3049
4561951	+ UVA Medical Center, P O Box 744123, Atlanta, GA 30374-4123
4561964	+ UVA Physician's Group, P O Box 744123, Atlanta, GA 30374-4123

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: USDARHS.COM	Sep 13 2023 00:48:00	Usda, Customer Service Center, P O Box 66879, St Louis, MO 63166-6879
4561939	+ Email/Text: ocrimport@arm.bulldcityfinancial.com	Sep 12 2023 20:49:00	Bull City Financial Solutions, 2609 N. Duke Street, Durham, NC 27704-0015
4561940	+ EDI: CAPITALONE.COM	Sep 13 2023 00:45:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4595613	Email/PDF: resurgentbknofications@resurgent.com	Sep 12 2023 20:59:16	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675
4576813	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:49:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
4561941	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 12 2023 20:49:00	Midland Credit Management, Inc., PO Box 2121, Warren, MI 48090-2121
4562257	+ EDI: RECOVERYCORP.COM	Sep 13 2023 00:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4561943	Email/Text: pasi_bankruptcy@chs.net	Sep 12 2023 20:49:00	Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024
4561945	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 12 2023 20:49:00	Sentara Collections, PO Box 79698, Baltimore, MD 21279-0698
4561946	+ Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com	Sep 12 2023 20:49:00	Sentara Collections, PO Box 791168, Baltimore, MD 21279-1168
4561947	+ EDI: RMSC.COM	Sep 13 2023 00:45:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
4602719	+ EDI: USDARHS.COM	Sep 13 2023 00:48:00	USDA Rural Housing Service, Customer Service Center, P.O. Box 66879, St. Louis, MO

District/off: 0423-6
Date Rcvd: Sep 12, 2023

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 21

63166-6879

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4561952	*+	Bull City Financial Solutions, 2609 N. Duke Street, Durham, NC 27704-0015
4561953	*+	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4561954	*+	Midland Credit Management, Inc., PO Box 2121, Warren, MI 48090-2121
4590005	*+	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
4561956	*P++	PROFESSIONAL ACCOUNT SERVICES INC, PO BOX 188, BRENTWOOD TN 37024-0188, address filed with court:, Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024
4561955	*+	Piedmont Emergency Consultants PLC, PO Box 11647, Daytona Beach, FL 32120-1647
4561957	*+	Sentara, PO Box 179, Norfolk, VA 23501-0179
4561958	*+	Sentara Collections, PO Box 79698, Baltimore, MD 21279-0698
4561959	*+	Sentara Collections, PO Box 791168, Baltimore, MD 21279-1168
4561960	*+	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
4561961	*+	USA Rural Development, 4300 Goodfellow Blvd, Building 105E FC-252, Saint Louis, MO 63120-1703
4561963	*P++	UVA COMMUNITY CREDIT UNION, 3300 BERKMAR DRIVE, CHARLOTTESVILLE VA 22901-1491, address filed with court:, UVA Community Credit Union, 3300 Berkmar Drive, Charlottesville, VA 22901
4561962	*+	UVA Community CU, PO Box 30049, Tampa, FL 33630-3049

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Angela M. Scolforo (499275)	ascolforo@cvillech13.net
USTrustee	USTPRegion04.RN.ECF@usdoj.gov
William Harville	on behalf of Debtor Susan Ann-Marie Chambers-Rose harvillebk@gmail.com harville.williamb115872@notify.bestcase.com;notices@vabklaw.com

TOTAL: 3